Case 17-33822 Doc 1 Filed 11/11/17 Entered 11/11/17 12:49:49 Desc Main Document Page 1 of 64

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	tt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on	Janet	
	your government-issued picture identification (for example, your driver's	First name	First name
	license or passport).	Middle name	Middle name
	Bring your picture identification to your	Dockett	
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2651	

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Case number (if known)

Debtor 1 Janet Dockett

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 14527 S. Lowe Ave. Riverdale, IL 60827 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Janet Dockett

Par	t 2: Tell the Court About	Your E	3ankruptcy Ca	ise		
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by 1</i> page 1 and check the appropriate	1 U.S.C. § 342(b) for Individuals Filing for Bankruptcy box.
	choosing to file under		Chapter 7			
			Chapter 11			
			Chapter 12			
			Chapter 13			
3.	How you will pay the fee	•	about how yo	u may pay. Typ attorney is subi	pically, if you are paying the fee you	with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money lf, your attorney may pay with a credit card or check with
					tallments. If you choose this options (Official Form 103A).	n, sign and attach the Application for Individuals to Pay
			I request that but is not requapplies to you	t my fee be wa uired to, waive y ur family size ar	lived (You may request this option your fee, and may do so only if yound you are unable to pay the fee in	only if you are filing for Chapter 7. By law, a judge may, ir income is less than 150% of the official poverty line tha installments). If you choose this option, you must fill out
			the Application	on to Have the (Chapter 7 Filing Fee Waived (Offici	al Form 103B) and file it with your petition.
).	Have you filed for bankruptcy within the	■ N				
	last 8 years?	ПΥ			Mhon	Coop number
			District		When When	Case number
			District District		When	Case number Case number
			District		witch	Odse number
10.	Are any bankruptcy cases pending or being	■ N	0			
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	ΠY	es.			
			Debtor			Relationship to you
			District		When	Case number, if known
			Debtor			Relationship to you
			District		When	Case number, if known
11.	Do you rent your residence?	■ N	o. Go to l	ine 12.		
	residencer	ПΥ	es. Has yo	ur landlord obta	ained an eviction judgment against	you and do you want to stay in your residence?
				No. Go to line	12.	
				Yes. Fill out Inbankruptcy per		udgment Against You (Form 101A) and file it with this

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Desc Main Document Page 4 of 64 Case number (if known) Debtor 1 **Janet Dockett** Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. husiness? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to

public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Janet Dockett Page 5 01 04 Case number (if known)

Part 5:

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Janet Dockett		Document	Case nu	umber (if known)
Part	6: Answer These Quest	ions for Rep	orting Purposes		
	What kind of debts do you have?	16a. A			e defined in 11 U.S.C. § 101(8) as "incurred by an
			No. Go to line 16b.		
			Yes. Go to line 17.		
			re your debts primarily busines noney for a business or investmen		
			No. Go to line 16c.		
			Yes. Go to line 17.		
		16c. S	tate the type of debts you owe that	at are not consumer debts or bu	siness debts
17.	Are you filing under Chapter 7?	□ No. I	am not filing under Chapter 7. Go	to line 18.	
	Do you estimate that after any exempt property is excluded and		am filing under Chapter 7. Do you re paid that funds will be available		property is excluded and administrative expenses itors?
administrative expenses are paid that funds will be available for					
	be available for distribution to unsecured creditors?] Yes		
18.	How many Creditors do	1 -49		□ 1,000-5,000	□ 25,001-50,000
	you estimate that you owe?	☐ 50-99		□ 5001-10,000	5 0,001-100,000
		□ 100-199 □ 200-999		10,001-25,000	☐ More than100,000
19.	How much do you	□ \$0 - \$50	.000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
	estimate your assets to be worth?	\$50,001		□ \$10,000,001 - \$50 million	☐ \$1,000,000,001 - \$10 billion
	be worth:		1 - \$500,000	□ \$50,000,001 - \$100 million	□ \$10,000,000,001 - \$50 billion
		□ \$500,00	1 - \$1 million	□ \$100,000,001 - \$500 million	n ☐ More than \$50 billion
20.	How much do you	□ \$0 - \$50	,000	□ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion
	estimate your liabilities to be?		- \$100,000	□ \$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion
		_	1 - \$500,000 1 - \$1 million	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	□ \$10,000,000,001 - \$50 billion □ More than \$50 billion
Part	Sign Below				
For	you	I have exan	nined this petition, and I declare u	nder penalty of perjury that the i	information provided is true and correct.
					gible, under Chapter 7, 11,12, or 13 of title 11, d I choose to proceed under Chapter 7.
		document,	have obtained and read the notice	ce required by 11 U.S.C. § 342(b	
		I request re	lief in accordance with the chapte	r of title 11, United States Code,	, specified in this petition.
		bankruptcy and 3571.	case can result in fines up to \$25		ney or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,
		/s/ Janet I Janet Doo Signature o	kett	Signature of D	Debtor 2
		Executed o		Executed on	MM / DD / YYYY
			IVIIVI / DD / TTTT		WW., DD, 1111

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Debtor 1 Janet Dockett Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Alexand	der Tynkov	Date	November 11, 2017
Signature of	Attorney for Debtor		MM / DD / YYYY
Alexander	Tynkov		
Printed name			
Zalutsky &	Pinski, Ltd.		
Firm name			
111 W. Wa	shington		
Suite 1550			
Chicago, II	L 60602		
Number, Street,	City, State & ZIP Code		
Contact phone	312-782-9792	Email address	admin@ZAPLawFirm.com
6273193			
Dar number 9 Ct	oto		-

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	DUCUIII	til Paue o Ul U4	
mation to identify your	case:		
Janet Dockett			
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
	Janet Dockett First Name First Name	Janet Dockett First Name Middle Name First Name Middle Name	Tanet Dockett First Name Middle Name Last Name First Name Middle Name Last Name

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t1: Summarize Your Assets		
		Your as	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	28,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	50,025.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	78,025.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	460,630.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	9,000.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	47,780.00
	Your total liabilities	\$	517,410.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,388.61
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,366.33
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal	family or

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Case number (if known) Document

Debtor 1 Janet Dockett

8. From the <i>Statement of Your Current Monthly Income</i> : Copy your total current monthly income from Official Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$5,128.31
---	------------

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on <i>Schedule E/F</i> , copy the following:	Tota	al claim
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	9,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	9,000.00

	Cas	se 17-3382	2 Doc 1		11/11/17 cument	Entered 11/11/: Page 10 of 64	17 12:49	:49 De	sc I	Main
Fill	in this inform	ation to identify	your case and the							
Deb	otor 1	Janet Docke	ett							
		First Name	Middl	le Name		Last Name	-			
	otor 2 use, if filing)	First Name	Middl	le Name		Last Name				
Uni	ted States Ban	kruptcy Court for	the: NORTHER	RN DIST	RICT OF ILLIN	IOIS				
Cas	se number					-				Check if this is an amended filing
		m 106A/E A/B: P i	-							12/15
hink nfor Ansv	it fits best. Be mation. If more ver every quest	as complete and space is needed, ion.	accurate as possib attach a separate s	le. If two sheet to th	married people his form. On the	n asset fits in more than on are filing together, both are top of any additional page n or Have an Interest In	e equally resp	onsible for su	pplyi	ng correct
ган	Describe L	acii Nesidelice, D	unung, Land, or O	uiei Keai	LState Tou Ow	ii oi riave ali liiterest ili				
. D	o you own or ha	ave any legal or eq	uitable interest in a	any resid	ence, building,	land, or similar property?				
	No. Go to Part	2.								
	Yes. Where is	the property?								
1.1				What	is the property	? Check all that apply				
	14527 S. Le	owe Ave.		_ 🗆	Single-family h	ome				or exemptions. Put
	Street address, if	available, or other des	cription		Duplex or mult	-				ms on <i>Schedule D:</i> ecured by Property.
	Riverdale	IL	60827-0000		Manufactured	or mobile home	Current va	alue of the		rrent value of the rtion you own?
	City	State	ZIP Code		Investment pro	pperty		28,000.00	•	\$28,000.00
					Timeshare Other					wnership interest
				_		in the property? Check one		ee simple, ten: te), if known.	ancy	by the entireties, or
					Debtor 1 only	- p - p - y - 5,155,1010	Fee Sim	ple		
	Cook				Debtor 2 only					
	County				Debtor 1 and D	Debtor 2 only	☐ Chec	k if this is com	muni	itv propertv
						the debtors and another	(see in	structions)		, pp,
					r information yo erty identificatio	ou wish to add about this ite on number:	em, such as lo	ocal		

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$28,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1 Case 17-33822 Doc 1 Filed 11/11/17 Entered 11/11/17 12:49:49 Desc Main Document Page 11 of 64

Case number (if known) Debtor 1 **Janet Dockett** 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes Chevy Do not deduct secured claims or exemptions. Put Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Trailblazer ■ Debtor 1 only Creditors Who Have Claims Secured by Property. Model 2011 Year: Debtor 2 only Current value of the Current value of the 88000 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: ☐ At least one of the debtors and another \$5,000.00 \$5,000.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put **Harley Davidson** 3.2 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **Street Glide** Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2007 Debtor 2 only Current value of the Current value of the 29.000 portion you own? Approximate mileage: ☐ Debtor 1 and Debtor 2 only entire property? Other information: At least one of the debtors and another \$8,500.00 \$8.500.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Kia Who has an interest in the property? Check one 3.3 Make: the amount of any secured claims on Schedule D: **Sportage** Creditors Who Have Claims Secured by Property. Model: ■ Debtor 1 only 2017 Year: Debtor 2 only Current value of the Current value of the 10000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: lacksquare At least one of the debtors and another \$35,000.00 \$35,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$48,500.00 pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... \$500.00 5 rooms of furniture with standard household goods 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

Case 17-33822 Filed 11/11/17 Entered 11/11/17 12:49:49 Document Page 12 of 64 Debtor 1 Case number (if known) **Janet Dockett** Yes. Describe..... \$200.00 **Smart Phone** 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe..... \$650.00 used personal clothing 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,350.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes.....

Doc 1

Desc Main

Case 17-33822 Doc 1 Filed 11/11/17 Entered 11/11/17 12:49:49 Desc Main Document Page 13 of 64 Case number (if known) Debtor 1 **Janet Dockett** Checking & **Savings Accounts** Fifth Third Bank \$175.00 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes.....

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

■ No

 $\hfill \square$ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

■ No

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

 \square Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own? Do not deduct secured claims or exemptions.

Do	Case 17-338	822 Doc 1	Filed 11/11/17 Document	Entered 11/11/17 12:49:49 Page 14 of 64 Case number (if known)	Desc Main
	btor 1 Janet Dockett			Case number (if known)	
	Tax refunds owed to you ■ No				
		ation about them, in	cluding whether you alre	ady filed the returns and the tax years	
29.	Family support				
	Examples: Past due or lum ■ No	p sum alimony, spo	usal support, child supp	ort, maintenance, divorce settlement, property	settlement
	■ No Yes. Give specific information	ation			
30.				efits, sick pay, vacation pay, workers' comper	nsation, Social Security
	■ No				
	☐ Yes. Give specific inform	ation			
31.	Interests in insurance poli		health savings account (HSA); credit, homeowner's, or renter's insurar	000
1	□ No	y, or me madranee, i	Tealth savings account (rioA), credit, noneowners, or renters insurar	
	Yes. Name the insurance		olicy and list its value.	Danefi sian u	Commendan an astrond
		Company name:		Beneficiary:	Surrender or refund value:
		State Farm - te	rm life	Melvin Dockett (will	
		3.2.0		change to children	¢0.00
				when divorce finalized	\$0.00
		Term Life throu	ugh AIG	Melvin, Melvin Jr. and Keisha Dockett	\$0.00
32.	Any interest in property the lf you are the beneficiary of someone has died.	nat is due you from	someone who has die	Keisha Dockett	
	If you are the beneficiary of	nat is due you from	someone who has die	Keisha Dockett	
	If you are the beneficiary of someone has died.	nat is due you from f a living trust, exped	someone who has die	Keisha Dockett	
	If you are the beneficiary of someone has died. ■ No □ Yes. Give specific information	nat is due you from f a living trust, expedation	n someone who has die ct proceeds from a life in you have filed a lawsu	Keisha Dockett ed surance policy, or are currently entitled to rece it or made a demand for payment	
33.	If you are the beneficiary of someone has died. ■ No □ Yes. Give specific information of the company of the c	nat is due you from f a living trust, expensation es, whether or not oyment disputes, in	n someone who has die ct proceeds from a life in you have filed a lawsu	Keisha Dockett ed surance policy, or are currently entitled to rece it or made a demand for payment	
33.	If you are the beneficiary of someone has died. ■ No □ Yes. Give specific information against third partie Examples: Accidents, emple	nat is due you from f a living trust, expensation es, whether or not oyment disputes, in	n someone who has die ct proceeds from a life in you have filed a lawsu	Keisha Dockett ed surance policy, or are currently entitled to rece it or made a demand for payment	
33.	If you are the beneficiary of someone has died. No Yes. Give specific information of the contingent and unline of the contingent	nat is due you from f a living trust, expentation es, whether or not oyment disputes, in	someone who has die ct proceeds from a life in you have filed a lawsu surance claims, or rights	Keisha Dockett ed surance policy, or are currently entitled to rece it or made a demand for payment	eive property because
33. 	If you are the beneficiary of someone has died. No Yes. Give specific information of the company of the comp	nat is due you from f a living trust, expediation es, whether or not loyment disputes, in h	someone who has die ct proceeds from a life in you have filed a lawsu surance claims, or rights	ed surance policy, or are currently entitled to receive to made a demand for payment is to sue	eive property because
33.	If you are the beneficiary of someone has died. No Yes. Give specific inform. Claims against third partic Examples: Accidents, empl No Yes. Describe each claim No Yes. Describe each claim No Yes. Describe each claim	nat is due you from f a living trust, expediation es, whether or not loyment disputes, in	someone who has die ct proceeds from a life in you have filed a lawsu surance claims, or rights	ed surance policy, or are currently entitled to receive to made a demand for payment is to sue	eive property because
33. 34. 35.	If you are the beneficiary of someone has died. No Yes. Give specific information of the contingent and unline to the contingent	nat is due you from f a living trust, expediation es, whether or not loyment disputes, in	someone who has die ct proceeds from a life in you have filed a lawsu surance claims, or rights	ed surance policy, or are currently entitled to receive to made a demand for payment is to sue	eive property because
33. 34. 35.	If you are the beneficiary of someone has died. No Yes. Give specific information of the contingent and unlied to the contingent an	nat is due you from f a living trust, expediation es, whether or not oyment disputes, in h quidated claims of h	someone who has die ct proceeds from a life in you have filed a lawsu surance claims, or rights	ed surance policy, or are currently entitled to receive to made a demand for payment is to sue	eive property because
33. 34. 35.	If you are the beneficiary of someone has died. No Ves. Give specific information of the Examples: Accidents, empled No Yes. Describe each claim of the contingent and unlied No Yes. Describe each claim Any financial assets you continued No Yes. Give specific information. Add the dollar value of a	at is due you from f a living trust, expending attion es, whether or not oyment disputes, in a comment disputes of a comment disp	someone who has die ct proceeds from a life in you have filed a lawsu surance claims, or rights every nature, including	ed surance policy, or are currently entitled to receive to made a demand for payment is to sue	eive property because
33. 34. 35. 36.	If you are the beneficiary of someone has died. No No Yes. Give specific information of the camples: Accidents, empled No Yes. Describe each claim Any financial assets you come No Yes. Give specific information. Add the dollar value of a for Part 4. Write that num	at is due you from a living trust, expending attion es, whether or not loyment disputes, in a living attion quidated claims of a living attion Il of your entries from the and the street attion	you have filed a lawsu surance claims, or rights	ed surance policy, or are currently entitled to receive to made a demand for payment so to sue g counterclaims of the debtor and rights to any entries for pages you have attached	eive property because
33. 34. 35. 36.	If you are the beneficiary of someone has died. No No Yes. Give specific information of the camples: Accidents, empled No Yes. Describe each claim Any financial assets you come No Yes. Give specific information. Add the dollar value of a for Part 4. Write that num	nat is due you from f a living trust, expect ation es, whether or not loyment disputes, in quidated claims of n did not already list ation Il of your entries from the more in the control of the con	someone who has die to proceeds from a life in you have filed a lawsu surance claims, or rights every nature, including a own or Have an Interest	Keisha Dockett ed surance policy, or are currently entitled to receive to made a demand for payment sto sue g counterclaims of the debtor and rights to any entries for pages you have attached	eive property because

Official Form 106A/B Schedule A/B: Property page 5

 \square Yes. Go to line 38.

Case 17-33822 Doc 1 Filed 11/11/17 Entered 11/11/17 12:49:49 Desc Main Document Page 15 of 64 Case number (if known) Debtor 1 **Janet Dockett** Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Part 6: If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$28,000.00 Part 2: Total vehicles, line 5 \$48,500.00 Part 3: Total personal and household items, line 15 \$1,350.00 Part 4: Total financial assets, line 36 \$175.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 61.

\$50,025.00

Copy personal property total

Official Form 106A/B Schedule A/B: Property page 6

Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$50,025.00

\$78,025.00

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		DUCUITIE	TIL FAUC 10 01 04	
Fill in this infor	mation to identify your	case:		
Debtor 1	Janet Dockett			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the	Property	You Claim	as Exempt
---------	--------------	----------	-----------	-----------

 Which set of exemptions are you claiming? Check one only, even if your spouse is filing y 	with vou.
---	-----------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
	2011 Chevy Trailblazer 88000 miles Line from Schedule A/B: 3.1	\$5,000.00		\$2,400.00	735 ILCS 5/12-1001(c)	
	Line Hotti Schedule Avb. 3.1			100% of fair market value, up to any applicable statutory limit		
	2011 Chevy Trailblazer 88000 miles	\$5,000.00		\$2,600.00	735 ILCS 5/12-1001(b)	
Line from	Line Hotti Schedule A/D. 3.1			100% of fair market value, up to any applicable statutory limit		
	5 rooms of furniture with standard household goods	\$500.00		\$625.00	735 ILCS 5/12-1001(b)	
_	Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit		
	Smart Phone Line from Schedule A/B: 7.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)	
	Line Hotti Schedule A/B. 1.1			100% of fair market value, up to any applicable statutory limit		
	used personal clothing	\$650.00		\$400.00	735 ILCS 5/12-1001(b)	
	Line Irom Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit		

Case 17-33822 Doc 1 Filed 11/11/17 Entered 11/11/17 12:49:49 Desc Main Document Page 17 of 64 Janet Dockett Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Checking & Savings Accounts: Fifth** 735 ILCS 5/12-1001(b) \$175.00 \$175.00 **Third Bank** Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

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		Document Pa	age 18 d	of 64		
Fill in this inform	nation to identify you	r case:				
Debtor 1	Janet Dockett					
Debtor 2	First Name	Middle Name Las	st Name			
(Spouse if, filing)	First Name	Middle Name Las	st Name			
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT OF ILLINOI	IS			
Case number (if known)					_	if this is an ded filing
Official Forn	n 106D					
		Who Have Claims See	cured	by Propert	V	12/15
	Additional Page, fill it o	f two married people are filing together, bo out, number the entries, and attach it to thi				
1. Do any creditors	have claims secured by	your property?				
☐ No. Check	this box and submit th	nis form to the court with your other sche	edules. You	have nothing else t	o report on this form.	
_		•		9		
	all of the information b	Delow.				
Part 1: List A	II Secured Claims			Column A	Column B	Column C
for each claim. If m	ore than one creditor has	more than one secured claim, list the creditor separately s a particular claim, list the other creditors in Part 2. As ical order according to the creditor's name.		Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
2.1 Clerk of the	he US Court	Describe the property that secures the cl	laim·	value of collateral. \$365,000.00	claim \$0.00	If any \$365,000.00
Creditor's Name		All Debtor's proprty is subject to		φ303,000.00		φ303,000.00
		lien for restitution				
219 S Dea		As of the date you file, the claim is: Check	all that			
20th Floor		apply.				
Chicago,		Contingent				
Number, Street	, City, State & Zip Code	☐ Unliquidated				
Who owes the de	ebt? Check one.	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only		☐ An agreement you made (such as mortg	gage or secure	ed		
Debtor 2 only		car loan)				
Debtor 1 and De	ebtor 2 only	☐ Statutory lien (such as tax lien, mechanic	c's lien)			
	he debtors and another	Judgment lien from a lawsuit	,			
☐ Check if this cl		Other (including a right to offset)				
Date debt was inc		Last 4 digits of account number				
		-				
2.2 Harley Da Financial Creditor's Name		Describe the property that secures the cl 2007 Harley Davidson Street Gli		\$12,023.00	\$8,500.00	\$3,523.00
		29,000 miles				
Attention:	: Bankruptcy	As of the date you file, the claim is: Check	11 41 4			
Po Box 22		apply.	ali that			
Carson C	ity, NV 89721	☐ Contingent				
Number, Street	, City, State & Zip Code	Unliquidated				
Who owes the de	ebt? Check one.	Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only		☐ An agreement you made (such as mortg	age or secure	ed		
Debtor 2 only		car loan)				
Debtor 1 and De	ebtor 2 only	☐ Statutory lien (such as tax lien, mechanic	c's lien)			
_	he debtors and another	☐ Judgment lien from a lawsuit	,			
☐ Check if this cl		☐ Other (including a right to offset)				
community de		. 5 5 44 44 7				
Date debt was inco	urred	Last 4 digits of account number	9421			

Official Form 106D

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Deb	otor 1 Janet Dockett		Case number (if know)		
	First Name Middle N	ame Last Name			
	7				
2.3	Kia Motors Finance Co	Describe the property that secures the claim:	\$43,257.00	\$35,000.00	\$8,257.00
	Creditor's Name	2017 Kia Sportage 10000 miles			
	Po Box 20825				
	Fountain Valley, CA	As of the date you file, the claim is: Check all that			
	92728	apply. □ Contingent			
	Number, Street, City, State & Zip Code	☐ Unliquidated			
		Disputed			
Who	o owes the debt? Check one.	Nature of lien. Check all that apply.			
	Debtor 1 only	☐ An agreement you made (such as mortgage or sec	cured		
	Debtor 2 only	car loan)			
	Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	☐ Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Opened				
	05/17 Last				
	Active				
Date	e debt was incurred 9/01/17	Last 4 digits of account number 0710			
	_				
2.4	Real Time Resolutions	Describe the consent that account the plain.	\$40,000.00	\$28,000.00	\$12,000.00
	Inc Creditor's Name	Describe the property that secures the claim:	Ψ+0,000.00	Ψ20,000.00	Ψ12,000.00
	Oreditor's Name	14527 S. Lowe Ave. Riverdale, IL 60827 Cook County			
	PO BOX 36655	As of the date you file, the claim is: Check all that			
	Dallas, TX 75235	apply.			
	Number, Street, City, State & Zip Code	☐ Contingent ☐ Unliquidated			
	Number, Street, City, State & Zip Code	☐ Unilquidated ☐ Disputed			
Who	o owes the debt? Check one.	Nature of lien. Check all that apply.			
	Debtor 1 only	☐ An agreement you made (such as mortgage or sec	cured		
	Debtor 2 only	car loan)	34.04		
	Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	☐ Judgment lien from a lawsuit			
_	Check if this claim relates to a	☐ Other (including a right to offset)			
_	community debt				
Date	e debt was incurred 2007	Last 4 digits of account number			
					
2.5		Describe the property that secures the claim:	\$350.00	\$28,000.00	\$350.00
	Creditor's Name	14527 S. Lowe Ave. Riverdale, IL 60827 Cook County			
	Department of Water	As of the date you file, the claim is: Check all that			
	14101 S. Halsted St. Riverdale, IL 60827	apply.			
		Contingent			
	Number, Street, City, State & Zip Code	Unliquidated			
Who	o owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.			
_		☐ An agreement you made (such as mortgage or sec	rured		
	Debtor 1 only	car loan)	Sureu		
_	Debtor 2 only Debtor 1 and Debtor 2 only	_			
_	•	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
Date	e debt was incurred	Last 4 digits of account number			

Official Form 106D

Additional Page of Schedule D: Creditors Who Have Claims Secured by Property

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Debtor 1	Janet Dockett			Case number (if know)		
	First Name	Middle Name	Last Name	_		
					_	
Add the	dollar value of your e	entries in Column A on	this page. Write that number here:	\$460,630.00		
	the last page of your at number here:	form, add the dollar va	\$460,630.00			

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 17-33822 Doc 1 Filed 11/11/17 Entered 11/11/17 12:49:49 Desc Main Page 21 of 64 Document Fill in this information to identify your case: Debtor 1 **Janet Dockett** Middle Name Last Name First Name Debtor 2 Middle Name Last Name (Spouse if, filing) First Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? ■ No. Go to Part 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total claim** Priority Nonpriority amount 2.1 **Internal Revenue Service** Last 4 digits of account number \$9,000.00 Unknown Unknown Priority Creditor's Name Dept of the Treasury When was the debt incurred? 2011 P.O. Box 21126 Philadelphia, PA 19114 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ■ Domestic support obligations ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Taxes and certain other debts you owe the government ☐ Claims for death or personal injury while you were intoxicated Is the claim subject to offset? ■ No Other. Specify ☐ Yes back taxes

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

□ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Document Page 22 of 64 Debtor 1 Janet Dockett Case number (if know) 4.1 **Abri Credit Union** Last 4 digits of account number 0001 \$0.00 Nonpriority Creditor's Name Opened 08/06 Last Active 1350 W Renwick Rd When was the debt incurred? 2/21/13 Romeoville, IL 60446 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Automobile Other, Specify 4.2 Affirm Inc **7AZ7** \$200.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 08/17 Last Active 633 Folsom St Fl 7 When was the debt incurred? 9/03/17 San Francisco, CA 94107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Unsecured ☐ Yes 4.3 \$0.00 Affirm Inc Last 4 digits of account number AF8W Nonpriority Creditor's Name Opened 07/17 Last Active 633 Folsom St FI 7 When was the debt incurred? 8/25/17 San Francisco, CA 94107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

debt

■ No

☐ Yes

Is the claim subject to offset?

report as priority claims

■ Other. Specify Unsecured

☐ Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

Document Page 23 of 64 Debtor 1 Janet Dockett Case number (if know) 4.4 Affirm Inc Last 4 digits of account number 10FY \$0.00 Nonpriority Creditor's Name Opened 03/17 Last Active 633 Folsom St FI 7 When was the debt incurred? 6/22/17 San Francisco, CA 94107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Unsecured Other, Specify 4.5 AT&T Last 4 digits of account number \$700.00 Nonpriority Creditor's Name When was the debt incurred? P.O. Box 8212 Aurora, IL 60572-8212 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify cell phone 4.6 **Bank Of America** 7548 \$2,977.00 Last 4 digits of account number Nonpriority Creditor's Name Nc4-105-03-14 Opened 5/30/15 Last Active When was the debt incurred? 5/05/17 Po Box 26012 Greensboro, NC 27410 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed

☐ Yes

☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

■ Other. Specify Credit Card

☐ Student loans

report as priority claims

Type of NONPRIORITY unsecured claim:

 $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

debt

■ No

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Document Page 24 of 64 Debtor 1 Janet Dockett Case number (if know) 4.7 **Barclays Bank Delaware** Last 4 digits of account number 3975 \$2,170.00 Nonpriority Creditor's Name Opened 09/14 Last Active 100 S West St When was the debt incurred? 6/16/17 Wilmington, DE 19801 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.8 **Capital One** Last 4 digits of account number 3899 \$2,590.00 Nonpriority Creditor's Name Attn: General Opened 08/15 Last Active Correspondence/Bankruptcy When was the debt incurred? 7/28/17 Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Credit Card** Other, Specify 4.9 \$634.00 **Capital One** Last 4 digits of account number 0683 Nonpriority Creditor's Name Attn: General Opened 12/15 Last Active Correspondence/Bankruptcy When was the debt incurred? 10/12/17 Po Box 30285 Salt Lake City, UT 84130 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another

debt

■ No

☐ Yes

■ Other. Specify Credit Card

 $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

☐ Check if this claim is for a community

Is the claim subject to offset?

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Debtor 1 Janet Dockett Case number (if know) 4.1 Capital One 8878 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Attn: Bankruptcy Opened 12/04/07 Last Active Po Box 30253 5/23/08 When was the debt incurred? Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.1 Cardworks/CW Nexus 2248 \$2,336.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/12 Last Active Attn: Bankruptcy When was the debt incurred? 6/09/17 Po Box 9201 Old Bethpage, NY 11804 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.1 **Care Credit** \$1,500.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. BOX 960061 When was the debt incurred? Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $oxed{\square}$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Medical financing

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Debtor 1 Janet Dockett Case number (if know) 4.1 **Chase Auto Finance** 9380 \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name **National Bankruptcy Dept** Opened 09/13 Last Active 201 N Central Ave Ms Az1-1191 When was the debt incurred? 4/30/15 Phoenix, AZ 85004 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Automobile ☐ Yes 4.1 Citibank/Best Buy 3037 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Centralized Bk/Citicorp Credt Srvs Opened 3/01/14 Last Active Po Box 790040 When was the debt incurred? 11/13/14 St Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.1 Citicards Cbna 9653 \$4,574.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 7/13/15 Last Active Citicorp Credit Svc/Centralized **Bankrupt** When was the debt incurred? 4/28/17 Po Box 790040 Saint Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card

Document Page 27 of 64 Debtor 1 Janet Dockett Case number (if know) 4.1 Comenity Bank/Ashley Stewart 7474 \$504.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Attn: Bankruptcy Opened 05/16 Last Active Po Box 182125 When was the debt incurred? 7/28/17 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes 4.1 Credit One Bank Na \$2,029.00 4751 Last 4 digits of account number Nonpriority Creditor's Name Opened 4/13/12 Last Active Po Box 98873 When was the debt incurred? 4/24/17 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $oxed{\square}$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.1 \$484.00 Credit One Bank Na 4749 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 05/17 Last Active Po Box 98873 When was the debt incurred? 9/06/17 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

debt

■ No ☐ Yes

■ Other. Specify Credit Card

report as priority claims

 $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

Document Page 28 of 64 Debtor 1 Janet Dockett Case number (if know) 4.1 **Elastic Credit** \$5,000.00 Last 4 digits of account number 9 Nonpriority Creditor's Name **Elastic Payment Processing** When was the debt incurred? PO Box 950276 Louisville, KY 40295 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.2 First Electronic Bank 4278 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 12/18/15 Last Active Attn: Bankruptcy 2150 S 1300 E Ste 400 When was the debt incurred? 02/17 Salt Lake City, UT 84070 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.2 Fortivamc/mabtc/atls 1955 \$429.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 06/17 Last Active 5 Concourse Pkwy When was the debt incurred? 10/07/17 Atlanta, GA 30328 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

■ No

☐ Yes

■ Other. Specify Credit Card

report as priority claims

 $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

Page 29 of 64 Document Debtor 1 Janet Dockett Case number (if know) 4.2 **Greater Suburban Acceptance Corp** 9801 \$0.00 Last 4 digits of account number 2 Nonpriority Creditor's Name Opened 12/18/07 Last Active Po Box 369 When was the debt incurred? 12/19/11 **Downers Grove, IL 60515** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Automobile ☐ Yes 4.2 **HC Processing Center** 4020 \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 5/16/16 Last Active Po Box 829 When was the debt incurred? 01/17 Springdale, AR 72765 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Credit Card** Other, Specify 4.2 Kohls/Capital One 2625 \$422.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 09/13 Last Active **Kohls Credit** Po Box 3043 When was the debt incurred? 9/16/17 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed

Official Form 106 E/F

debt

■ No

☐ Yes

Type of NONPRIORITY unsecured claim:

■ Other. Specify Charge Account

☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

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Debtor 1 Janet Dockett Case number (if know) 4.2 Montery Financial Services, Inc \$2,230.00 Last 4 digits of account number 5 Nonpriority Creditor's Name P BOX 2809 When was the debt incurred? Carlsbad, CA 92018 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No Furniture set no longer in Debtor's ☐ Yes Other. Specify possession. 4.2 4930 **OneMain Financial** \$3,022.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 04/17 Last Active Attn: Bankruptcy Department 601 Nw 2nd St #300 When was the debt incurred? 7/20/17 Evansville, IN 47708 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Note Loan Other. Specify 4.2 Prairie Trail Credit U **CHEV** Unknown Last 4 digits of account number Nonpriority Creditor's Name Opened 08/06 Last Active 2350 W Mcdonough When was the debt incurred? 9/22/10 Joliet, IL 60436 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify Automobile

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PO Box 101808 When was the debt incurred? Fort Worth, TX 76185 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Other. Specify Loan

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Special Financing Company, LLC	Last 4 digits of account number		\$9,000.00
Nonpriority Creditor's Name 2504 Build America Dr	When was the debt incurred?		
Hampton, VA 23666			
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
$\hfill\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify Medical Fire	nancing	
State of Illinois	Last 4 digits of account number	3030	\$1,285.0
Nonpriority Creditor's Name	_ Last 4 digits of account number		Ψ1,200.0
Department of Employment	When was the debt incurred?		
Security			
P.O. Box 802551 Chicago, IL 60680-2551			
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.	•	,	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	□ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify		
Synchrony Bank/Care Credit	Last 4 digits of account number	6313	\$1,663.0
Nonpriority Creditor's Name			, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Attn: Bankruptcy		Opened 04/13 Last Active	
Po Box 965060 Orlando, FL 32896	When was the debt incurred?	4/28/17	
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.	•	,	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	■ Other. Specify Charge Acc		

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Deptoi	Janet Do	CKell		Cas	e numb	ei (ii know)	
4.3 4	Uscb Corpo		Last 4 digits of account number	er 24	17		\$531.00
	Nonpriority Cre Po Box 75	ditor's Name	When was the debt incurred?	Op	ened (01/12	
	Archbald, F		_				-
		City State Zlp Code the debt? Check one.	As of the date you file, the clai	m is: Ch	eck all th	nat apply	
	Debtor 1 on	lly	☐ Contingent				
	Debtor 2 on	ly	☐ Unliquidated				
	Debtor 1 an	d Debtor 2 only	☐ Disputed				
		of the debtors and another	Type of NONPRIORITY unsecu	red claii	m:		
		is claim is for a community	☐ Student loans				
	debt	ubject to offset?	Obligations arising out of a sereport as priority claims	eparation	agreem	ent or divorce that you did not	
	■ No		Debts to pension or profit-sha	aring plar	ns, and o	ther similar debts	
	Yes		■ Other Specify Collection Institute	n Atto	rney S	tratford Career	-
4.3 5		emost Bank N	Last 4 digits of account number	er 84	53		\$0.00
	Nonpriority Creditor's Name Attn: Bankruptcy 4800 Nw 1st St Lincoln, NE 68521		When was the debt incurred?	Opened 8/29/15 Last Active 4/22/17			-
	Number Street	City State Zlp Code the debt? Check one.	As of the date you file, the clai	m is: Ch	eck all th	nat apply	
	■ Debtor 1 on	ıly	☐ Contingent				
Debtor 2 only			☐ Unliquidated				
Debtor 1 and Debtor 2 only			☐ Disputed				
	☐ At least one	of the debtors and another	Type of NONPRIORITY unsecu	red claii	m:		
	_	is claim is for a community	☐ Student loans				
	debt	ubject to offset?	Obligations arising out of a sereport as priority claims	eparation	agreem	ent or divorce that you did not	
	■ No		Debts to pension or profit-sha	aring plar	ns, and o	ther similar debts	
	☐ Yes		Other. Specify Credit Ca	ırd			-
Part 3:	List Other	s to Be Notified About a Deb	t That You Already Listed				
is tryi	ng to collect from	om you for a debt you owe to so	pout your bankruptcy, for a debt the meone else, list the original credito you listed in Parts 1 or 2, list the a submit this page.	r in Parts	s 1 or 2,	then list the collection agenc	y here. Similarly, if you
	nd Address		On which entry in Part 1 or Part 2 did y	_	_		
	s Attorney G	Asst Atty General	ine 4.32 of (<i>Check one</i>):			tors with Priority Unsecured Cla	
	State St. Ro			■ Part	2: Credi	tors with Nonpriority Unsecured	Claims
Chica	go, IL 60603						
		l	ast 4 digits of account number				
Part 4:	Add the A	mounts for Each Type of Un	secured Claim				
6. Total		certain types of unsecured clair	ns. This information is for statistica	ıl reporti	ing purp	oses only. 28 U.S.C. §159. Ad	d the amounts for each
						Total Claim	
	6a.	Domestic support obligations		6a.	. \$	0.00	
	Total						_
from P	aims art 1 6b.	Taxes and certain other debts	you owe the government	6b.	. \$	9,000.00)
	6c.	Claims for death or personal i	njury while you were intoxicated	6c.		0.00	
	6d.	Other. Add all other priority unse	ecured claims. Write that amount here	. 6d.	. \$	0.00)

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Debtor 1 Janet Dockett

	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 9,000.00
		- · · · ·		Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
rom Part 2	6g.	Obligations arising out of a separation agreement or divorce that	6g.	\$ 0.00
	6h.	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 47,780.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 47,780.00

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		Docume	THE TAUC 33 OF 04				
Fill in this information to identify your case:							
Debtor 1	Janet Dockett						
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS				
Case number							
(if known)							

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit Name, Numb	h whom you have the o	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	-
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	_

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		Docume	ent Page 36 o	f 64
Fill in this	information to identify your	case:		
Debtor 1	Janet Dockett			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name	
(Spouse II, IIII	ng) i list Name	Wildle Name	Last Name	
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case num	ber			
(if known)	-			☐ Check if this is an
				amended filing
Officia	l Form 106H			
		a la 4 a ma		
Sched	lule H: Your Cod	eptors		12/15
our name	nd number the entries in the and case number (if known) you have any codebtors? (If	. Answer every question		o this page. On the top of any Additional Pages, write as a codebtor.
■ No				
☐ Yes	3			
	hin the last 8 years, have you a, California, Idaho, Louisiana			1? (Community property states and territories include ngton, and Wisconsin.)
	Go to line 3. S. Did your spouse, former sport	use, or legal equivalent live	e with you at the time?	
in line Form out Co	e 2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make s	if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official 6G). Use Schedule D, Schedule E/F, or Schedule G to fill Column 2: The creditor to whom you owe the debt
	Name, Number, Street, City, State and Z	P Code		Check all schedules that apply:
3.1				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
-	Number Street			-
	City	State	ZIP Code	
				Cohodula D. lina
3.2	Name			Schedule D, line
				☐ Schedule E/F, line
-	Number Street			,

ZIP Code

State

City

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	in this information to identify										
Dei	btor 1 Janet	Docke	tt								
	btor 2					_					
Uni	ited States Bankruptcy Cour	t for the:	NORTHERN DISTRIC	CT OF ILLINOIS							
	se number nown)						□ A		ed filing ent showing	g postpetition ollowing date:	
0	fficial Form 106I	<u> </u>					N	1M / DD/ Y	YYY		
S	chedule I: Your	· Inco	ome								12/15
spo atta	plying correct information use. If you are separated a ch a separate sheet to this term Describe Emplo Fill in your employment	and you s form. (r spouse is not filing wi	ith you, do not inclu onal pages, write yo	ide infor	mati	on about	t your spo umber (if	ouse. If mo known). A	ore space is nswer every	needed,
	information.			Debtor 1						ling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed□ Not employed				☐ Emple	-			
	employers.		Occupation	Inside sales							
	Include part-time, seasona self-employed work.	al, or	Employer's name	Paratech Inc.							
	Occupation may include s or homemaker, if it applies		Employer's address	1025 Lambrech Frankfort, IL 60							
			How long employed to	here? <u>12 yea</u> ı	rs			_			
Pai	rt 2: Give Details Abo	out Mon	thly Income								
	imate monthly income as ous onless you are separate		ate you file this form. If	you have nothing to r	eport for	any	line, write	s \$0 in the	space. Inc	clude your no	n-filing
	ou or your non-filing spouse lee space, attach a separate s			ombine the informatio	n for all	empl	oyers for	that perso	on on the lir	nes below. If	you need
							For Del	otor 1		otor 2 or ng spouse	
2.	List monthly gross wage deductions). If not paid m				2.	\$	4	,016.87	\$	N/A	
3.	Estimate and list month	ly overti	me pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income.	. Add lin	e 2 + line 3.		4.	\$	4,0°	16.87	\$	N/A	

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Debt	or 1	Janet Dockett				Case n	number (<i>if k</i>	nown)				
						For I	Debtor 1		For	Debtor	2 or	
										n-filing s		
	Cop	by line 4 here		4.		\$	4,010	6.87	\$_		N/A	<u>.</u>
5.	List	all payroll deductions:										
	5a.	Tax, Medicare, and Social Securi	ty deductions	5a	à.	\$	739	9.14	\$		N/A	
	5b.	Mandatory contributions for retir	ement plans	5b).	\$	(0.00	\$		N/A	<u> </u>
	5c.	Voluntary contributions for retire	ement plans	50) .	\$		0.00	\$		N/A	<u> </u>
	5d.	Required repayments of retireme	ent fund loans	50		\$		0.00	\$_		N/A	<u>. </u>
	5e.	Insurance		56		\$		9.02	\$_		N/A	_
	5f.	Domestic support obligations		5f		\$		0.00	\$_		N/A	_
	5g. 5h.	Union dues Other deductions. Specify: Cou	urt ordered restitution	5g 5k). 1.+	\$ 		0.00 2.10	+ \$_		N/A N/A	_
6.		I the payroll deductions. Add lines		6.		\$ 	1,380		` \$_ \$		N/A	_
7.		culate total monthly take-home pay	· ·	7.		\$ 	2,63		\$ \$		N/A	_
				,.		Ψ	2,03	J.U I	Ψ_		IVA	<u>. </u>
8.	8a.	all other income regularly received Net income from rental property										
		profession, or farm										
		Attach a statement for each proper										
		receipts, ordinary and necessary but monthly net income.	usiness expenses, and the total	88	a	\$		0.00	\$		N/A	
	8b.	Interest and dividends		8b		\$		0.00	\$-		N/A	_
	8c.		ou, a non-filing spouse, or a depend			-		0.00	· –			_
		regularly receive										
		Include alimony, spousal support, o		0		Ф			•			
	04	settlement, and property settlement	.	80		\$ 		0.00	\$ _		N/A	_
	8d. 8e.	Unemployment compensation Social Security		8c 8e		\$ 		0.00	\$_ \$		N/A N/A	_
	8f.	Other government assistance that	at you regularly receive	OE	,	Ψ	<u>'</u>	0.00	Ψ_		IN/A	_
	Oi.		lue (if known) of any non-cash assista	nce								
			nps (benefits under the Supplemental									
		Nutrition Assistance Program) or he	ousing subsidies.	Of		ф			¢		N1/A	
	9.0	Specify: Pension or retirement income		8f 8g		\$ 		0.00	\$_ \$		N/A N/A	_
	8g.	rension of retirement income	Sister's Contribution (pasys fo		J.	Ψ	'	0.00	Ψ_		IN/A	<u> </u>
	8h.	Other monthly income. Specify:			1.+	\$	75	2.00	+ \$_		N/A	<u>. </u>
9.	Add	d all other income. Add lines 8a+8b+	-8c+8d+8e+8f+8g+8h.	9.		\$	75	2.00	\$		N/A	A
			Ğ		L				Ŀ			<u> </u>
10.	Calo	culate monthly income. Add line 7 +	- line 9.	10.	\$	3	,388.61	+ \$		N/A	= \$	3,388.61
		the entries in line 10 for Debtor 1 and					,					-,
11.	State all other regular contributions to the expenses that you list in <i>Schedule J</i> . Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: 11. +\$ 0.00											
12.		If the amount in the last column of line that amount on the Summary of Schlies						,		12.	\$	3,388.61
											Combi	
12	Do s	you expect an increase or decrease	within the year after you file this fo	orm?							month	ly income
١٥.	₽	No.	, within the year after you me this it	21 III f								
	_	Yes. Explain:										
	ш	. Jo. Explain.										

Official Form 106I Schedule I: Your Income page 2

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Fill-i	n this informa	tion to identify yo	our case:					
Debt		Janet Docke					k if this is: An amended filing	
Debt							A supplement show	ving postpetition chapter
` '	use, if filing)					_	<u> </u>	the following date:
Unite	ed States Bankr	uptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS	ı	MM / DD / YYYY	
	e number nown)							
		rm 106J						
		J: Your		1SES . If two married people ar	e filing together, b	oth are equa	Illy responsible fo	12/15 or supplying correct
info	rmation. If m		eded, atta	ch another sheet to this				
Part	<u> </u>	ibe Your House						
Pari	Is this a joir		enoia					
	■ No. Go to		in a separ	ate household?				
	□N	0						
	□ Y	es. Debtor 2 mu	st file Offici	al Form 106J-2, Expenses	for Separate House	ehold of Debt	or 2.	
2.	Do you have	e dependents?	■ No					
	Do not list Do Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relation		Dependent's age	Does dependent live with you?
	Do not state dependents							□ No
	dependents	names.						☐ Yes ☐ No
								Yes
								□ No □ Yes
								☐ Yes
								☐ Yes
3.		enses include f people other t	han	No				
		d your depende		Yes				
Part	2: Estim	ate Your Ongoi	ng Month	ly Expenses				
exp				uptcy filing date unless y y is filed. If this is a supp				
the	•	n assistance an		government assistance i	•		Your expe	enses
(0	1010111 01111 10	· · · · · · · · · · · · · · · · · · ·					·	
4.		or home owners and any rent for th		ses for your residence. I or lot.	nclude first mortgage	e 4. \$		0.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$		158.33
	•	rty, homeowner'				4b. \$		88.00
		maintenance, re owner's associa		upkeep expenses		4c. \$ 4d. \$		0.00
5.				our residence, such as ho	me equity loans	4u. 5 5. \$		225.00

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Debtor 1	Janet Docket	l .	Case nun	nber (if kno	own)
i. Util	ities:				
6a.	Electricity, heat	natural gas	6a.	\$	300.00
6b.	•	arbage collection	6b.	· —	120.00
6c.		phone, Internet, satellite, and cable services	6c.	· · · —	193.00
6d.	Other. Specify:	priorie, internet, eatemie, and easie corriece	6d.	· —	0.00
	d and housekeer	ing sunnlies		· —	400.00
	-	en's education costs	8.	· —	0.00
_	thing, laundry, ar		9.		100.00
	sonal care produ	-	10.	·	80.00
	sonal care produ dical and dental e				
		•	11.	\$	60.00
	n sportation. Inclu not include car pay	de gas, maintenance, bus or train fare.	12.	\$	250.00
		, recreation, newspapers, magazines, and		· —	50.00
		ons and religious donations	14.	·	87.00
	irance.	ons and rengious donations	14.	Ψ	07.00
		ce deducted from your pay or included in line	s 4 or 20		
	. Life insurance	as assassed from your pay or moraded in line	15a.	\$	50.00
	. Health insurance	e	15b.		0.00
	. Vehicle insuran		15c.	· —	95.00
	. Other insurance		15d.	· —	0.00
		taxes deducted from your pay or included in I		* —	0.00
	cify:	taxes deducted from your pay or included in i	16.	\$	0.00
	allment or lease	payments:		· —	0.00
	. Car payments f		17a.	\$	358.00
	. Car payments f		17b.		752.00
	. Other. Specify:		17c.	\$	0.00
	. Other. Specify:		17d.	· —	0.00
	, ,	mony, maintenance, and support that you		Ψ	0.00
		pay on line 5, Schedule I, Your Income (Off		\$	0.00
		make to support others who do not live wi		\$	0.00
Spe	cify:		19.		
ე. Oth	er real property e	xpenses not included in lines 4 or 5 of this	form or on Schedule I: Y	our Inco	me.
20a	. Mortgages on o	ther property	20a.	\$	0.00
20b	. Real estate taxe	es	20b.	\$	0.00
20c	. Property, home	owner's, or renter's insurance	20c.	\$	0.00
20d	. Maintenance, re	pair, and upkeep expenses	20d.	\$	0.00
		ssociation or condominium dues	20e.	\$	0.00
1. Oth	er: Specify:			+\$	0.00
	—			,	0.00
	culate your mont				
	. Add lines 4 throu	•		\$	3,366.33
22b	. Copy line 22 (mo	nthly expenses for Debtor 2), if any, from Office	cial Form 106J-2	\$	
220	. Add line 22a and	22b. The result is your monthly expenses.		\$	3,366.33
	culate your mont	-		•	
		our combined monthly income) from Schedule			3,388.61
23b	. Copy your mon	hly expenses from line 22c above.	23b.	-\$	3,366.33
	Outleton :	and the same and a financial state of the same and the sa			
230	•	onthly expenses from your monthly income.	23c.	\$	22.28
	rne result is yo	ur monthly net income.	250.	<u> </u>	
24. Do	vou expect an inc	rease or decrease in your expenses withir	the year after you file thi	s form?	
		ect to finish paying for your car loan within the year o			to increase or decrease because of a
	ification to the terms		, , , , , , , , , , , , , , , , , , , ,		
	No.				
		ain here:			

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Fill in this	s information to identify your	case:			
Debtor 1	Janet Dockett				
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fili	ling) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	nber				
(if known)					☐ Check if this is an
					amended filing
O#:-:-I	Farma 400Da.a				
	Form 106Dec				
Decla	aration About a	ın Individual	Debtor's Sc	hedules	12/15
ears, or b	both. 18 U.S.C. §§ 152, 1341, 1	519, and 3571.			
Did v	you pay or agree to pay some	eone who is NOT an attor	nev to help you fill out b	ankruptcy forms?	
			,		
	No				
	Yes. Name of person				ptcy Petition Preparer's Notice, nd Signature (Official Form 119)
				Deciaration, a	na Signature (Oniciai Form 119)
	er penalty of perjury, I declare they are true and correct.	that I have read the sum	mary and schedules file	d with this declaration	and
χ /«	s/ Janet Dockett		X		
	Janet Dockett		Signature of	Debtor 2	
_	Signature of Debtor 1		U		
D	Date November 11, 2017		Date		
					

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Fill in this	s information to identify your	case:			
Debtor 1	Janet Dockett				
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fili	ling) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	nber				
(if known)					☐ Check if this is an
					amended filing
O#:-:-I	Farma 400Da.a				
	Form 106Dec				
Decla	aration About a	ın Individual	Debtor's Sc	hedules	12/15
ears, or b	both. 18 U.S.C. §§ 152, 1341, 1	519, and 3571.			
Did v	you pay or agree to pay some	eone who is NOT an attor	nev to help you fill out b	ankruptcy forms?	
			,		
	No				
	Yes. Name of person				ptcy Petition Preparer's Notice, nd Signature (Official Form 119)
				Deciaration, a	na Signature (Oniciai Form 119)
	er penalty of perjury, I declare they are true and correct.	that I have read the sum	mary and schedules file	d with this declaration	and
χ /«	s/ Janet Dockett		X		
	Janet Dockett		Signature of	Debtor 2	
_	Signature of Debtor 1		U		
D	Date November 11, 2017		Date		
					

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Fill in thi	s information to identify your	case:			
Debtor 1	Janet Dockett				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, f	ling) First Name	Middle Name	Last Name		
(Spouse II, I	iling) First Name	wilddie Name	Last Name		
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case nur	nber				
(if known)					☐ Check if this is an
					amended filing
Official	Form 106Dec				
		ا مناه با با ما	Dabtarla Cak		
Deci	aration About a	an individuai	Deptor's Scr	<u>ieauies</u>	12/15
,	both. 18 U.S.C. §§ 152, 1341, Sign Below	,			
Did	you pay or agree to pay some	eone who is NOT an attor	ney to help you fill out ba	nkruptcy forms?	
	No				
	Yes. Name of person				tcy Petition Preparer's Notice,
				Declaration, an	d Signature (Official Form 119)
	er penalty of perjury, I declare they are true and correct.	that I have read the sum	mary and schedules filed	with this declaration a	nd
X	s/ Janet Dockett		Χ		
	Janet Dockett		Signature of D	ebtor 2	
;	Signature of Debtor 1		-		
ı	Date November 11, 2017		Date		
	·		· · · · · · · · · · · · · · · · · · ·	-	

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	in this inform									
FIII	in this inform	nation to identify you	r case:							
Deb	tor 1	Janet Dockett First Name	Middle Name	Last Name						
Deb	tor 2	i iist ivaille	widdle Name	Last Name						
	use if, filing)	First Name	Middle Name	Last Name						
Unit	ed States Bar	nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS						
Cas (if kno	e number				_	theck if this is an				
Sta Be a infor	s complete a	of Financial and accurate as possiore space is needed,	attach a separate sheet to	are filing together, both are	ankruptcy equally responsible for sup additional pages, write you					
		n). Answer every ques etails About Your Ma	stion. crital Status and Where You	Lived Before						
		current marital statu								
	■ Married □ Not mar	ried								
2.	During the la	uring the last 3 years, have you lived anywhere other than where you live now?								
	■ No □ Yes. Lis	No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.								
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there				
					ity property state or territory co, Texas, Washington and W					
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).						
Part	Explai	n the Sources of You	r Income							
	Fill in the tota	I amount of income yo	nployment or from operating u received from all jobs and a have income that you receiv	all businesses, including part-		ndar years?				
	□ No ■ Yes. Fill	in the details.								
			Debtor 1		Debtor 2					
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$46,193.03	☐ Wages, commissions, bonuses, tips					
			☐ Operating a business		☐ Operating a business					

Official Form 107

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Page 45 of 64 Case number (if known) Debtor 1 Janet Dockett

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco		Gross income (before deductions and exclusions)
	r last calen anuary 1 to	dar year: December	31, 2016)	■ Wages, commissions, bonuses, tips \$50,450.00		☐ Wages, comm bonuses, tips	issions,	
				☐ Operating a business		☐ Operating a bo	usiness	
		dar year be December		■ Wages, commissions, bonuses, tips	\$48,507.00	☐ Wages, comm bonuses, tips	iissions,	
				☐ Operating a business		☐ Operating a bi	usiness	
	and other winnings. List each s	public benef If you are fili	it payments; ng a joint cas he gross inco	er that income is taxable. Exa pensions; rental income; inter- e and you have income that y me from each source separat	est; dividends; money collect rou received together, list it o	ted from lawsuits; ro nly once under Deb	yalties; and tor 1.	
				5.1.		D 14 0		
				Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of inco Describe below.	me	Gross income (before deductions and exclusions)
Pa	rt 3: List	t Certain Pa	yments You	Made Before You Filed for E	Bankruptcy			
6.	Are either ☐ No.	Neither Deindividual puring the No.	ebtor 1 nor D primarily for a 90 days befo Go to line 7 List below e paid that cre not include	es debts primarily consumer ebtor 2 has primarily consumer personal, family, or household re you filed for bankruptcy, die ach creditor to whom you paid editor. Do not include payment payments to an attorney for the on 4/01/19 and every 3 years	mer debts. Consumer debts d purpose." d you pay any creditor a total d a total of \$6,425* or more in ts for domestic support oblighis bankruptcy case.	of \$6,425* or more n one or more paym ations, such as child	? nents and th d support a	ne total amount you nd alimony. Also, do
	■ Yes.	Debtor 1 c	or Debtor 2 o	r both have primarily consure you filed for bankruptcy, did	mer debts.		aujustment	
		□ Yes	include pay	each creditor to whom you paid ments for domestic support of this bankruptcy case.				
	Creditor'	's Name and	d Address	Dates of payme	nt Total amount	Amount you	Was this p	payment for

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Case number (if known) Debtor 1 Janet Dockett

7.	Within 1 year before you filed for bankrupto <i>Insiders</i> include your relatives; any general par of which you are an officer, director, person in a business you operate as a sole proprietor. 11 alimony. ■ No □ Yes. List all payments to an insider.	rtners; relatives of any gen control, or owner of 20% o	eral partners; partner r more of their votin	erships of which y g securities; and a	ou are a gener any managing a	al partner; corporations agent, including one for
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cosi No Yes. List all payments to an insider	.,	ments or transfer a	any property on	account of a d	ebt that benefited an
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment ditor's name
Par	t 4: Identify Legal Actions, Repossession	s, and Foreclosures				
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the	ne case
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		erty repossessed, t	foreclosed, garni	shed, attache	d, seized, or levied?
	Creditor Name and Address	Describe the Property)	Value of the property
		Explain what happened	d			
	Clerk of the U S Court 219 S. Dearborn	Restitution				\$0.00
	20th Floor	☐ Property was reposse	essed.			
	Chicago, IL 60604	☐ Property was foreclos	sed.			
		■ Property was garnish	ed.			
		☐ Property was attached	d, seized or levied.			
	Montery Financial Services, Inc P BOX 2809	Garnishment				\$200.00
	Carlsbad, CA 92018	☐ Property was reposse				
		☐ Property was foreclos ☐ Property was garnishe				
		■ Property was attached				
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment becan No Yes. Fill in the details.		luding a bank or fi	nancial institutio	n, set off any	amounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date	action was	Amount
				take	n	

Case 17-33822 Doc 1 Filed 11/11/17 Entered 11/11/17 12:49:49 Desc Main Document Page 47 of 64 Debtor 1 **Janet Dockett** Case number (if known) 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Value Dates you gave the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of transferred or transfer was Address payment Email or website address made Person Who Made the Payment, if Not You

Attorney Fees

\$207.00

multiple

Zalutsky & Pinski, Ltd.

111 W. Washington

Suite 1550 Chicago, IL 60602 admin@ZAPLawFirm.com Case 17-33822 Doc 1 Filed 11/11/17 Entered 11/11/17 12:49:49 Desc Main Page 48 of 64 Case number (if known) Document

Debtor 1 Janet Dockett

17.	Within 1 year before you filed for bankruptopromised to help you deal with your credit. Do not include any payment or transfer that you No Yes. Fill in the details.	ors or to make payments		half pay or transfer any prop	perty to anyone who
	Person Who Was Paid Address	Description and v	alue of any property	Date payment or transfer was made	Amount of payment
	Within 2 years before you filed for bankrup transferred in the ordinary course of your landled both outright transfers and transfers minclude gifts and transfers that you have alrea No Yes. Fill in the details.	business or financial affa nade as security (such as t	airs? the granting of a secu		
	Person Who Received Transfer Address Person's relationship to you	Description and v property transfer	red	Describe any property or payments received or debts paid in exchange	Date transfer was made
19.	Within 10 years before you filed for bankru beneficiary? (These are often called asset-pr No Yes. Fill in the details.		y property to a self-	settled trust or similar devic	e of which you are a
	Name of trust	Description and v	alue of the property	transferred	Date Transfer was made
Par	8: List of Certain Financial Accounts, Ir	nstruments, Safe Deposi	t Boxes, and Storage	e Units	
	Within 1 year before you filed for bankruptous sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, asso ■ No □ Yes. Fill in the details.	or other financial accoun	nts; certificates of d	•	
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account o instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 cash, or other valuables? No Yes. Fill in the details.	year before you filed for	bankruptcy, any sa	fe deposit box or other depo	ository for securities,
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		cribe the contents	Do you still have it?
22.	Have you stored property in a storage unit No	,	home within 1 year	before you filed for bankrup	otcy?
	☐ Yes. Fill in the details. Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or I to it? Address (Number, S State and ZIP Code)		cribe the contents	Do you still have it?

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Debtor 1 Janet Dockett

Par	t 9: Identify Property You Hold or Control for	Someone Else								
23.	Do you hold or control any property that someofor someone.	one else owns? Include any prope	rty you borrowed from, are storing fo	r, or hold in trust						
	■ No									
	Yes. Fill in the details.									
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value						
Par	t 10: Give Details About Environmental Information	ation								
For	the purpose of Part 10, the following definitions	apply:								
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these sul	ir, land, soil, surface water, ground	— ·							
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal		law, whether you now own, operate,	or utilize it or used						
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		s waste, hazardous substance, toxic	substance,						
Rep	ort all notices, releases, and proceedings that ye	ou know about, regardless of whe	n they occurred.							
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	under or in violation of an environm	ental law?						
	■ No □ Yes. Fill in the details.									
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice						
25.	Have you notified any governmental unit of any release of hazardous material?									
	■ No □ Yes. Fill in the details.									
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice						
26.	Have you been a party in any judicial or adminis	strative proceeding under any env	ironmental law? Include settlements	and orders.						
	■ No □ Yes. Fill in the details.									
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case						
Par	t 11: Give Details About Your Business or Con	nections to Any Business								
	Within 4 years before you filed for bankruptcy,	-	ny of the following connections to an	v husiness?						
21.	☐ A sole proprietor or self-employed in a	•		y business:						
	☐ A member of a limited liability company		•							
	☐ A partner in a partnership									
	☐ An officer, director, or managing executive of a corporation									
	☐ An owner of at least 5% of the voting or	·								

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Debtor 1 Janet Dockett

	No. None of the above applies. Go to Part 12.				
28.	Yes. Check all that apply above and fill in the details below for each business.				
	Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed		
	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.				
	■ No □ Yes. Fill in the details below.				
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued			

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Case number (if known) Debtor 1 Janet Dockett

Part 1	2: Sign Below		
are tru with a	e and correct. I understand that making		declare under penalty of perjury that the answers btaining money or property by fraud in connection ars, or both.
/s/ Ja	net Dockett		
Jane	t Dockett	Signature of Debtor 2	
Signa	ture of Debtor 1		
Date	November 11, 2017	Date	
Did yo	u attach additional pages to Your Sta	tement of Financial Affairs for Individuals Filin	g for Bankruptcy (Official Form 107)?
■ No			
☐ Yes	3		
Did yo	u pay or agree to pay someone who is	s not an attorney to help you fill out bankruptcy	/ forms?
■ No			
☐ Yes	. Name of Person . Attach the Ba	nkruptcy Petition Preparer's Notice, Declaration, a	and Signature (Official Form 119).

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Fill in this inform	mation to identify your	case:		
Debtor 1	Janet Dockett			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
	ankruptcy Court for the:		TRICT OF ILLINOIS	
Office Claics Ba	anatapioy Court for the.	110111121111210	THE TOTAL PROPERTY OF THE PROP	
Case number _				Check if this is an amended filing
■ creditors have ■ you have leas You must file thi whiche on the If two married pe sign ar Be as complete a	ever is earlier, unless the form eople are filing together and date the form.	ur property, or nd the lease has n ithin 30 days after e court extends th in a joint case, bo le. If more space is		o the creditors and lessors you list ect information. Both debtors must
Part 1: List Yo	our name and case num	e Secured Claims		
1. For any credit information be		art 1 of Schedule D	: Creditors Who Have Claims Secured by Pro	perty (Official Form 106D), fill in the
	editor and the property the	hat is collateral	What do you intend to do with the property secures a debt?	that Did you claim the property as exempt on Schedule C?
Creditor's H	larley Davidson Fina	ncial	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description of property securing debt:	2007 Harley Davids Glide 29,000 miles		■ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]:	■ Yes
Creditor's R	Real Time Resolution	s Inc	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description of property	14527 S. Lowe Ave IL 60827 Cook Co		Retain the property and enter into a Reaffirmation Agreement.Retain the property and [explain]:	■ Yes

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Official Form 108

securing debt:

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Deb	tor 1	Janet Dockett	Case number (if known)	
				_
	sor's n			□ No
	criptio perty:	n of leased		
1 10	porty.			☐ Yes
	sor's n			□ No
		n of leased		_
Prop	perty:			☐ Yes
Les	sor's n	ame:		□ No
		n of leased		
Prop	perty:			☐ Yes
Les	sor's n	ame:		□ No
		n of leased		
Prop	perty:			☐ Yes
Les	sor's n	name:		□ No
		n of leased		
Prop	perty:			☐ Yes
Les	sor's n	name:		□ No
		n of leased		
Prop	perty:			☐ Yes
Les	sor's n	name:		□ No
		n of leased		
Prop	perty:			☐ Yes
Part	t 3:	Sign Below		
Unde prop	er pen ertv tl	alty of perjury, I declare that I have indicated hat is subject to an unexpired lease.	my intention about any property of my estate that see	cures a debt and any personal
	-		.,	
X		anet Dockett et Dockett	XSignature of Debtor 2	
		et Dockett ature of Debtor 1	Signature of Debiol 2	
	Signa	ature or peptor 1		
	Date	November 11, 2017	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

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most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-33822 Doc 1 Filed 11/11/17 Entered 11/11/17 12:49:49 Desc Main Document Page 58 of 64

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In 1	re Janet Dockett		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPE	NSATION OF ATTOR	RNEY FOR D	EBTOR(S)
1.	Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016 compensation paid to me within one year before the filible rendered on behalf of the debtor(s) in contemplation	ng of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	207.00
	Prior to the filing of this statement I have received		\$	207.00
	Balance Due		\$	0.00
2.	\$335.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are mem	abers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the na			
6.	In return for the above-disclosed fee, I have agreed to re	reed to render legal service for all aspects of the bankruptcy case, including:		
	 a. Analysis of the debtor's financial situation, and rend b. Preparation and filing of any petition, schedules, state. c. Representation of the debtor at the meeting of credit d. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and application secured control of the secured creditors to reaffirmation agreements and application secured control of the secured control of th	tement of affairs and plan which fors and confirmation hearing, an reduce to market value; exe ons as needed; preparation	may be required; d any adjourned hea	arings thereof;
	Outside counsel may be employed und	er firm supervision, and pai	d by our firm.	
7.	By agreement with the debtor(s), the above-disclosed fe Representation of the debtors in any di			y proceeding.
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of an bankruptcy proceeding.	ny agreement or arrangement for	payment to me for i	representation of the debtor(s) in
	November 11, 2017	/s/ Alexander Tyn		
	Date	Alexander Tynko Signature of Attorne		
		Zalutsky & Pinski	, Ltd.	
		111 W. Washingto Suite 1550	on	
		Chicago, IL 60602	2	
		312-782-9792 Fa admin@ZAPLawl		
		Name of law firm	ii iii.coiii	

PRE-PETITION CHAPTER 7 RETAINER AGREEMENT

, herein referred to as the Debtor(s) agree(s) to retain the law firm of Zalutsky & Pinski, Ltd., for the limited purpose of providing legal service related to an including; providing an evaluation of the undersigned's financial situation and an explanation of available options, including Chapter 13. After which Zalutsky & Pinski, Ltd., agreed to prepare and file Debtor(s)' petition and/or schedules with the Clerk of the Bankruptcy Court. In addition to the legal services provided, Zalutsky & Pinski, Ltd., agrees to obtain a credit report on behalf of the Debtor(s) as well as assist in the procurement of mandatory credit counseling. Zalutsky & Pinski, Ltd.'s representation is completed and any and all agreements, including but not limited to this one are terminated upon the filing of Debtor(s)' Bankruptcy petition and/or schedules.

Debtor(s) agrees to pay a retainer in the amount of \$ 6 000 to Zalutsky & Pinski, Ltd., for the above stated pre-filing legal services, related expenses, and court costs. It is understood that any monies paid for said services, related expenses, and court costs is nonrefundable once received by Zalutsky & Pinski, Ltd., regardless of whether or

not a petition is filed with the Bankruptcy Court.

It is also understood that both Debtor(s) and Zalutsky & Pinski, Ltd., enter this agreement with the intention that upon the completion/termination of services contracted for under this agreement, Debtor(s) will enter into a second retainer agreement with Zalutsky & Pinski, Ltd., for post-filing bankruptcy related services. It is understood that neither Debtor(s) nor Zalutsky & Pinski, Ltd., are under any further obligation to each other once the services contemplated under this agreement have been terminated and/or the Bankruptcy petition has been filed with the Court. Debtor(s) retains the ability to represent himself or is free to obtain other representation for services to be rendered subsequent to the filing of the Chapter 7 petition. If Debtor(s) intend(s) to have Zalutsky & Pinski, Ltd., as their legal representative subsequent to the petition being filed, an additional retainer agreement must be entered into at that time.

It is further understood that any funds received by Zalutsky & Pinski, Ltd., in excess of the initial pre-filing retainer \$ 1 >> , shall be held by the firm with the understanding that these funds are to be applied to Debtor(s)' fees for post-petition services should Debtor(s) opt to retain Zalutsky & Pinski, Ltd. In the event that Debtor(s) does not elect to retain Zalutsky & Pinski, Ltd., after the termination of this agreement, or Debtor(s) expressly requests that those funds paid in excess be returned, then Zalutsky & Pinski, Ltd., agrees to refund all funds received in excess of the amount listed in this pre-

petition retainer agreement.

Debtor

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United States Bankruptcy Court Northern District of Illinois

In re	Janet Dockett		Case No.	
		Debtor(s)	Chapter	7
	VI	ERIFICATION OF CREDITOR M	MATRIX	
		Number of	f Creditors:	37
	The above-named Debtor(s (our) knowledge.) hereby verifies that the list of credi	itors is true and	correct to the best of my
		/s/ Janet Dockett		

Abri Credit Union 1350 W Renwick Rd Romeoville, IL 60446

Affirm Inc 633 Folsom St Fl 7 San Francisco, CA 94107

AT&T P.O. Box 8212 Aurora, IL 60572-8212

Bank Of America Nc4-105-03-14 Po Box 26012 Greensboro, NC 27410

Barclays Bank Delaware 100 S West St Wilmington, DE 19801

Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Attn: Bankruptcy Po Box 30253 Salt Lake City, UT 84130

Cardworks/CW Nexus Attn: Bankruptcy Po Box 9201 Old Bethpage, NY 11804

Care Credit P.O. BOX 960061 Orlando, FL 32896

Chase Auto Finance National Bankruptcy Dept 201 N Central Ave Ms Az1-1191 Phoenix, AZ 85004 Citibank/Best Buy Centralized Bk/Citicorp Credt Srvs Po Box 790040 St Louis, MO 63179

Citicards Cbna Citicorp Credit Svc/Centralized Bankrupt Po Box 790040 Saint Louis, MO 63179

Clerk of the US Court 219 S Dearborn 20th Floor Chicago, IL 60604

Comenity Bank/Ashley Stewart Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Credit One Bank Na Po Box 98873 Las Vegas, NV 89193

Elastic Credit Elastic Payment Processing PO Box 950276 Louisville, KY 40295

First Electronic Bank Attn: Bankruptcy 2150 S 1300 E Ste 400 Salt Lake City, UT 84070

Fortivamc/mabtc/atls 5 Concourse Pkwy Atlanta, GA 30328

Greater Suburban Acceptance Corp Po Box 369 Downers Grove, IL 60515

Harley Davidson Financial Attention: Bankruptcy Po Box 22048 Carson City, NV 89721 HC Processing Center Po Box 829 Springdale, AR 72765

Illinois Attorney General Marilyn S. Rzasa Asst Atty General 33 S. State St. Room 992 Chicago, IL 60603

Internal Revenue Service Dept of the Treasury P.O. Box 21126 Philadelphia, PA 19114

Kia Motors Finance Co Po Box 20825 Fountain Valley, CA 92728

Kohls/Capital One Kohls Credit Po Box 3043 Milwaukee, WI 53201

Montery Financial Services, Inc P BOX 2809 Carlsbad, CA 92018

OneMain Financial Attn: Bankruptcy Department 601 Nw 2nd St #300 Evansville, IN 47708

Prairie Trail Credit U 2350 W Mcdonough Joliet, IL 60436

Real Time Resolutions Attn: Bankruptcy Po Box 36655 Dallas, TX 75235

Real Time Resolutions Inc PO BOX 36655 Dallas, TX 75235 Rise PO Box 101808 Fort Worth, TX 76185

Special Financing Company, LLC 2504 Build America Dr Hampton, VA 23666

State of Illinois Department of Employment Security P.O. Box 802551 Chicago, IL 60680-2551

Synchrony Bank/Care Credit Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Uscb Corporation Po Box 75 Archbald, PA 18403

Village of Riverdale Department of Water 14101 S. Halsted St. Riverdale, IL 60827

Worlds Foremost Bank N Attn: Bankruptcy 4800 Nw 1st St Lincoln, NE 68521